

**Michelle from Portland**

**November 18, 2016**

*I am very concerned about the certain prospect that the Affordable Care Act will be repealed by Congress and its replacement will not meet the needs of millions of people now covered by Affordable Care Act who rely on the monthly subsidy in order to afford a premium for anything other than catastrophic coverage. People who have had comprehensive health coverage for years now will be faced with the choice of paying monthly premiums for inadequate coverage or going without coverage. An annual tax break, as proposed by Mr. Trump, is not a workable solution for people who earn just enough money each month to pay for rent, transportation and food. Let me give you an example.*

*My daughter, age 27, is working 6 days a week for less than \$13/hour, doing hard physical work on a farm. Her monthly net pay is \$2760. That covers housing (rent and utilities for a shared apartment), \$830; car (lease, gas, insurance), \$330; student loans, \$500; and groceries, household and personal care (\$25/day), \$750; leaving only \$350/month for health insurance premiums and copays for a plan with a \$1000 deductible. Although she takes care of herself and is relatively healthy, in the next few years she will need foot surgery and heart surgery, and she has a fairly high risk of injury given the type of work she does.*

*Without a monthly subsidy, her health insurance premiums would be far beyond her ability to pay and she would be forced to drop coverage.*

*I fear that the majority of our Representatives and Senators, many of whom are affluent, do not realize the implications of removing the monthly subsidy for health insurance. Please do everything possible to convey this message and work on our behalf to craft a new plan that will meet the needs of people who have received under Affordable Care Act a reasonable option for health insurance premiums.*